

COVENTRY HEALTH CARE OF DELAWARE, INC.
(Maryland)
2751 Centerville Road, Suite 400
Wilmington, DE 19808-1627

SMALL GROUP WELLNESS RIDER

All benefits described in this Rider are not subject to deductible and coinsurance amounts in accordance with your Schedule of Benefits.

What is included:

In conjunction with the benefits explained in your *Group Membership Agreement*, with this Rider you will also have the following wellness benefits:

1. Online resources and tools that empower the member to make informed choices about their health through Coventry's *WellBeing* program. Some features of this program include:
 - Customized fitness plan; providing virtual exercise demonstrations and tips, tracking calculators, and fitness plan accommodations for individuals of all skill levels.
 - Personalized nutrition plan; tools to track calories and food servings, meal suggestions, and daily menus and shopping lists.
 - Self-Improvement plan to instill a positive sense of life balance; to help the member to effectively deal with life's challenges, and manage stress and anxiety.
 - Coaching; Personal, confidential interaction with health and wellness professionals. Allows the member to ask personal trainers, dieticians and psychologist wellness questions confidentially via secure email with personalized and confidential responses within 24 hours or less.
 - Virtual trainer; An animated coach who teaches the member how to properly execute each exercise to avoid injury, demonstrations of hundreds of cardiovascular, strength, and flexibility exercises.
 - Rewards for staying healthy; program allows the member to earn points for participating in the online Coventry *WellBeing* program, and redeem points for retail and restaurant gift cards, iPods, etc.
2. A voluntary Health Risk Assessment (HRA) at no charge to the member. Each member that completes an HRA, will receive a written feedback and recommendations for lowering any health risks that were identified in the completed HRA.
3. A \$20.00 cash reward per contract year, for each adult member (to include the subscriber, their covered spouse and dependents 18 years or older) who complete the HRA, actively participate in at least one Coventry *WellBeing* plans (fitness, nutritional, or self-improvement), and visit their primary care physician for an annual physical exam.

All other terms and conditions stated in Your *Group Membership Agreement* remain unchanged.